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Specifications of classification and coding for credit risk control agencies

信控服务机构分类及编码规范

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Foreword

This document is in accordance with the provisions of GB/T 1.1-2020 "Guidelines for standardization work Part 1: Structure and drafting rules for standardization documents" Drafting.

Please note that some of the contents of this document may involve patents. The issuing organization of this document does not assume the responsibility for identifying patents.

This document was proposed and coordinated by the National Social Credit Standardization Technical Committee (SAC/TC470).

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Introduction

The General Office of the CPC Central Committee and the General Office of the State Council issued the Opinion on Promoting the High-Quality Development of the Social Credit System and the Formation of a New Development Pattern.

The Opinion proposes to cultivate professional credit service institutions. Credit control service institutions are an important part of the credit service market and are also the driving force for the development of social credit.

This document proposes the requirements for the development of credit control service institutions in China.

Classification and coding, based on the division of labor in credit risk management, divide credit control service agencies to meet the current needs of cultivating and developing the credit service industry.

to meet the needs of the credit industry and promote high-quality development of the credit service industry.

Classification and coding standards for credit control service agencies

1 Scope

This document establishes the classification principles and coding rules for credit control service agencies and stipulates the requirements for classification and coding.

This document applies to the classification and coding of credit control service agencies.

2 Normative references

GB/T 4754-2017

GB/T 22117

GB/T 22119-2017

3 Terms and Definitions

The following terms and definitions as defined in GB/T 4754-2017, GB/T 22117 and GB/T 22119-2017 apply to this document.

3.1

The purpose of serving is to reduce credit risk and promote trust.

3.2 [Source. GB/T 22119-2017, 3.1, modified]

Technology-based, data-based and other types of institutions that provide credit risk prevention, control and transfer services.

Note. Credit control service agencies are divided into independent credit control service agencies and non-independent credit control service agencies according to whether they operate independently.

4.1 Scientificity

Follow the connotation and boundaries of credit control service activities, reasonably set the categories and names of the classification system, and ensure that the classification is clear and there is no overlap.

4.2 Coordination

On the premise of meeting scientific requirements, it is coordinated and compatible with current relevant standards and corresponds to the national economic industry classification.

4.3 Scalability

Taking full account of the development of credit control service activities, the code system reserves appropriate space as needed to allow for the extension and expansion of the classification system. space.